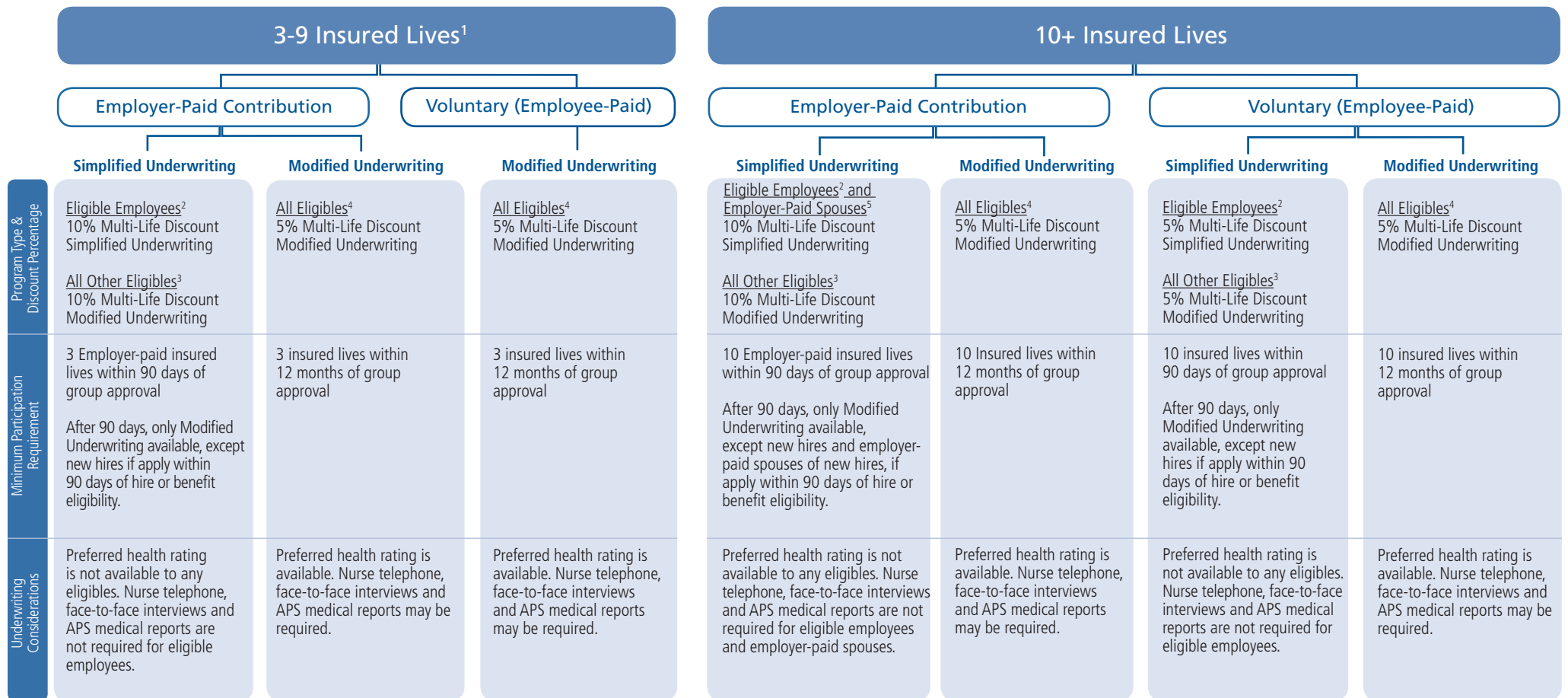


# Multi-Life Program Overview Chart



1 Commissions will be reduced for Multi-Life groups in the 3 to 9 life segment.  
 2 **Eligible Employees:** W-2 employees age 65 or younger who are actively at work a minimum of 30 hours per week at usual place of employment who do not exceed the benefit limits and are applying during the initial enrollment period or within 90 days of the hire date or benefit eligibility date.  
 3 **All Other Eligibles:** Employees and/or Employer-Paid Spouses (if applicable) who do not meet Simplified Issue criteria, retirees, spouses (which include, where permitted by law, domestic partners and civil union partners), adult children (18+ yrs.), parents, parents in-law, step-parents, step-parents in-law, grandparents, step-grandparents and grandparents in-law of eligible employees and retirees.  
 4 **All Eligibles:** Employees, retirees, spouses (which include, where permitted by law, domestic partners and civil union partners), adult children (18+ yrs.), parents, parents in-law, step-parents, step-parents in-law, grandparents, step-grandparents and grandparents in-law of eligible employees and retirees.  
 5 **Eligible Employer-Paid Spouses:** Spouses age 65 and under who do not exceed the benefit limits and are applying during the initial enrollment period or within 90 days of the hire date or benefit eligibility date.

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Metropolitan Life Insurance Company (MetLife)

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May 2008

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